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May 17, 1999

Via Express Mail TB870721445US

The Honorable Assistant Commissioner
For Patents
Washington, D.C. 20231

Re: Application No.: 09/250,711
Inventors: Kight et al.
Filed: February 16, 1999
For: SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING
CUSTOMER SERVICES INCLUDING PAYMENT OF BILL, FINANCIAL
ANALYSIS AND LOANS
Attorney Docket No.: 1761100-b075803

Dear Sir:

Enclosed for filing in the above-referenced application is an Information Disclosure Statement with modified Form PTO-1449 and a copy of each document listed thereon. Also enclosed is our postcard receipt, which we ask that you acknowledge and return to us.

Very truly yours,

Mark E. Duell

MED/dkd
Enclosures

Cc: William C. Buckham, Esq. (w/o encl.)
Curtis A. Loveland, Esq. (w/o encl.)
Laurie N. Jacques, Esq. (w/o encl.)

COLUMBUS/716866 v.05

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CERTIFICATE OF FILING BY EXPRESS MAIL

I certify that this Cover Letter, Information Disclosure Statement with Modified Form PTO-1449 and a copy of each document listed thereon, and Postcard Receipt, are being deposited with the United States Postal Service in an envelope addressed to The Honorable Assistant Commissioner of Patents, Washington, D.C. 20231 by Express Mail, Receipt No. TB870721445 postage prepaid, on May 17, 1999.

Respectfully submitted,

Dated: May 17, 1999

By: *Mark E. Duell*
Mark E. Duell
Reg. No. 40,597

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